

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**Anthony Leigh Clough and Kaci Ferrell
Clough**

S.S. Nos.: xxx-xx-6782 and xxx-xx-1844

Mailing Address: 3033 Ross Road, Durham, NC 27703-

Case No. 09-80186

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on February 4, 2009.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: February 13, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 4/16/06)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 12/16/08

Lastname-SS#: Clough-Anthony-6782

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
Castle Credit	Vacuum

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See ↑)
			**
			**
			**
			**
			**
Suntrust-1st DOT		\$1,342	**
Citifinancial-2nd DOT		\$552	**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Suntrust-1st DOT		\$671	N/A	n/a	\$671.00	Residence
Citifinancial-2nd DOT		\$276	N/A	n/a	\$276.00	Residence
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			7.00			
			7.00			
			7.00			
			7.00			

STD - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Toyota Finance-910-No Trade		\$20,000	7.00	\$147	\$406.06	2009 Toyota Corolla
			7.00			
			7.00			
			7.00			
			7.00			

ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C. \$2,800

SECURED TAXES

IRS Tax Liens
Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes
State Taxes
Personal Property Taxes
Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int.% Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED Amount**

DMI=

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 1,504 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 8.33 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

f = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE

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Ch13Plan_MD_(New_DeSardi) (9/24/08) © John T. Orcutt

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

GEMB
Post Office Box 103104
Roswell, GA 30076

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Afni, Inc
Post Office Box 3517
Bloomington, IL 61702-3581

GEMB/GE Money
Post Office Box 30762
Salt Lake City, UT 84130

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

AFNI-BLOOM
Post Office Box 47248
Oak Park, MI 48237-7248

Home Depot Credit Services
Post Office Box 660370
Dallas, TX 75266-0370

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

CitiFinancial
3823 Guess Road
Durham, NC 27705

Home Depot Credit Services**
Post Office Box 689100
Des Moines, IA 50368-9100

Internal Revenue Service**
Post Office Box 21126
Philadelphia, PA 19114-0326

Citifinancial Mortgage
Post Office Box 142199
Irving, TX 75014-2199

Kohls**
Post Office Box 3043
Milwaukee, WI 53201-3043

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Law Office of John Orcutt
6616 Six Forks Road
Raleigh, NC 27615

Experian
P.O. Box 2002
Allen, TX 75013-2002

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

NC Department of Revenue
Post Office Box 25000
Raleigh, NC 27640-0002

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Regional Anesthesia, PLLC
Post Office Box 15609
Durham, NC 27704-0609

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Durham Regional Hospital
and Emergency Medical Service
402 Stadium Drive
Durham, NC 27704

Southeast Toyota Finance
Post Office Box 96089
Charlotte, NC 28296-0089

SunTrust
Consumer Loan Payments
Post Office Box 85160
Richmond, VA 23285-5160

Suntrust Mortgage
1011 Semmes Avenue
Richmond, VA 23224

Verizon
Post Office Box 18000
Greenville, SC 29606-9000

Walmart Discover
Post Office Box 981284
El Paso, TX 79998-1284